



DEAN A. STUART (7640)
BRUCE L. RICHARDS & ASSOCIATES
455 East 500 South #401
Salt Lake City, UT 84111
(801) 972-0307
Attorney for Plaintiff
dean@brucerichards.law

**DISTRICT COURT OF THE STATE OF UTAH
THIRD JUDICIAL DISTRICT
SALT LAKE COUNTY**

CYPRUS FEDERAL CREDIT UNION,

Plaintiff

vs.

BARBARA M. SURFASS,

Defendant.

DEFAULT JUDGMENT

Case Number: 269920030

Judge: Matthew Bates

IN THIS ACTION, Defendant, having been regularly served with process and having failed to appear and answer the Plaintiff's Verified Complaint filed herein, the legal time for answering having been expired, and the default of said Defendant having been duly entered according to law, now upon the application of said Plaintiff to the above entitled court judgment is hereby entered against said Defendant pursuant to the prayer of said Verified Complaint.

IT IS HEREBY ORDERED, ADJUDGED AND DECREED AS FOLLOWS:

JUDGMENT is hereby entered in favor of the Plaintiff against the Defendant as follows:

Principal (First Cause of Action)	\$383.20
Principal (Second Cause of Action)	\$13,594.61
Principal (Third Cause of Action)	\$1,165.21
Court Costs	375.00
Process Service fee	34.75
Attorney's fees	<u>475.00</u>
Total Judgment:	\$16,027.77

This Judgment is subject to interest as follows: the First Cause of Action (\$383.20) at the contract rate of 7.24% per annum from July 8, 2026; the Second Cause of Action (\$13,594.61) at the contract rate of 5.74% per annum from July 8, 2026; and the Third Cause of Action (\$1,165.21) at the contract rate of 7.49% per annum from July 8, 2026; in each case until paid. This Judgment may be augmented to include after accruing costs expended in the collection of said Judgment subject to court approval.

END OF ORDER

In accordance with Utah R. Civ. P. 10(e) and Utah State District Courts E-filing Standard No. 4, this Order does not bear the handwritten signature of the Court, but instead displays an electronic signature at the top of the first page of this Order.